

Certificate Number: 03088-PAE-DE-030433096

Bankruptcy Case Number: 12-14967



03088-PAE-DE-030433096

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 15, 2018, at 5:05 o'clock PM CST, Raul O Dones completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 15, 2018 By: /s/Juan Puente

Name: Juan Puente

Title: Counselor